



Widnall looks at Air Force challenges

*by Sheila E. Widnall
Secretary of the Air Force*

In the midst of global deployments and continuing challenges as we downsize the force, you may perceive the sudden retirement of Chief of Staff Gen. Ronald Fogleman and decisions by Secretary of Defense William Cohen with regards to last year's Khobar Towers bombing as setbacks for the Air Force.

I'm sure many of you feel anxious or concerned for the future. I understand your concerns and want to share my insights with you.

General Fogleman has done a masterful job preparing the Air Force for the challenges we'll face over the next three decades. He has accomplished the agenda he set out for himself as chief.

I nominated Gen. Michael Ryan to succeed General Fogleman and the president accepted the nomination.

General Ryan has a superb record in the most demanding Air Force and joint positions and I know he will provide outstanding leadership as we move into the 21st century.

You should expect no changes in direction, commitment to readiness, quality of life or modernization.

The Air Force — your Air Force — is still very much intact and pressing on with its vital missions.

While we are busier than ever before, it is for good and important reasons. Fact is, many nations and millions of people around the globe are depending on us.

Today, our missions are more complex than those of the Cold War but just as vital to world peace. This is a time of great opportunity for our nation.

As military professionals, our stock in trade is very much in demand, and this is something of which we can be very proud.

Dramatic changes and challenges are nothing new to our profession. Think back to your history lessons, to the stories of B-17 crews being shot out of the skies over Europe during World War II. Airmen went on to help win the war, but in the process the price paid was enormous.

Our challenges today are nowhere near the challenges of that period, but they point out a fact that cannot be disputed: The people of the U.S. Air Force will weather any storm.

In addition, the lessons learned from the Khobar Towers will not be lost. In fact, we have already acted on these lessons and continue to place the highest priority on force protec-

tion. I'm confident our troops deployed around the globe operate in the most secure environment we can provide.

As we emerge from these difficult times, I'm sure we will be a better Air Force. Our opportunity to show the world what we're made of has everything to do with your actions in the field.

Your professional demeanor in the execution of the Air Force's mission will be the true measure of Air Force resilience, not the decisions or actions in Washington.

I know I can count on you and, to be very clear, I have come to expect nothing less. So as we deal with our recent challenges, we must continue to carry out the business of the Air Force in the outstanding manner that has become our hallmark.

Every one of us is responsible for a portion of our mission, and the nation expects all of us to do our duty in our standard excellent manner.

For my part, I pledge my efforts will always have your best interests at heart and I will do everything I can to maintain our standing as the world's most powerful air and space force. ■

PEOPLE FIRST

Editor's Note: Watch this space in the next few months. Air Force personnel folks will answer many of your questions about pay, benefits, promotions, assignments and other quality of life issues.

Civilian benefits

Question: I'm a civilian employee and am worried about my benefits. Once my records are sent to the Air Force Personnel Center, how will I make changes to my benefits or even ask questions about them?

Answer: The Air Force Personnel Center Benefits and Entitlements Service Team, or BEST, has set up an automated "call center" system for all civilian employees serviced by AFPC. This automated system is similar to ones many banks and credit unions use to allow customers to check balances, transfer money between accounts and determine if checks have cleared.

By calling 1-800-997-BEST (2378) from a Touch-Tone telephone, you can obtain general program information for health insurance, life insurance, Thrift Savings Plan, retirement and survivorship.

Besides general information, you can obtain personal information about your current benefits coverage. The BEST automated system allows you to make health insurance, life insurance, and Thrift Savings Plan changes simply by using your telephone.

Another feature of the system is the retirement estimator. You can now receive immediate retirement estimates from the BEST system, which can be accessed 1 a.m. to 11 p.m., seven days a week from any Touch-Tone telephone.

This means you can get answers to your questions or make changes to your benefits while you're at work, at home or even on vacation.

Here's how it works: When you dial 1-800-997-BEST, your call directly accesses the BEST system. First, you will hear "Welcome to the Air Force Automated Civilian Personnel System." Then you will be prompted to enter your Social Security number and personal identification number.

The first time you use the BEST system, your PIN will be your date of birth — month and year only (MMYY). Once you have entered your PIN, the system will ask you if you'd like to change it. You are highly encouraged to do this to ensure your PIN stays secure.

You will now be able to conduct business transactions or obtain general information or personal information in regard to your benefits and entitlements. If you need to speak with a benefits counselor, the system will transfer you to the first available counselor. Benefit Counselors are available Monday through Friday, 7:00 a.m. to 5:00 p.m. CST.

For more information on the BEST system or to find out when your base will be serviced by AFPC, contact your civilian personnel flight. Information about the BEST system is available via the Internet at <http://www.afpc.af.mill.htm> or <http://dpcweb.afpc.af.mill>.

Pay raises

Question: How do our pay raises compare to the private sector?

Answer: Normally, pay raises are about the same.

✎ The law states military pay raises will equal the annual increase in the private sector wage growth, minus 0.5 percent. For example, if private wages go up 3 percent, pay raises will equal 2.5 percent.

✎ However, Congress has passed a pay raise above or equal to the private sector wage growth three

out of the past six years. For example, in 1997 we should have received a 2.3 percent increase. Congress raised that to 3 percent. A staff sergeant with a family who would have received an annual raise of \$420, instead received \$548; a captain who would have received an annual raise of \$846, instead received \$1,140.

Any questions concerning pay, contact your local Financial Service Office.

Child care

Question: I understand there is a shortage of child care providers. What is the AF doing to correct this situation?

Answer: Good news is we recently added 325 providers to child care centers; we're hiring these people now.

✎ This action should relieve some of the infant and toddler care shortfall. However, the Air Force is struggling to meet the total demand. We're expanding school-age child care capacity by increasing use of the community and youth center facilities as well as striving to optimize the use of qualified family day care providers.

Any questions concerning child care, contact your local Child Care Development Center.

Paying rent on base

Question: Are the military services going to start charging rent for members residing on base?

Answer: No. The DOD and services currently have no plans to charge rent for members residing in on-base military family housing or dormitories. The Air Force position is no out-of-pocket expenses for on-base housing.

For more information on this issue, call DSN 227-0682.



Survivor Benefit Plan

The story of Hazel and Mable

by Master Sgt. Lydia Lopez
Randolph Survivor Benefits Office
Randolph Air Force Base, Texas

Hazel and Mable are best friends. They've known each other for 20 years because their husbands served together for their last 10 years in the Air Force.

Hazel's husband retired as a technical sergeant, and when he did, he and Hazel elected to participate in the Survivor Benefit Plan.

Since full SBP participation only costs 6.5 percent of her husband's retirement pay, and their taxable income was reduced by that "premium" amount each month, they figured it was a pretty good deal.

However, when Mable's husband retired as a master sergeant at roughly the same time, they chose not to participate in SBP. Thinking they had plenty of commercial insurance, Mable went along with the decision.

Unfortunately, Hazel's husband died last year, but she had Mable to help her make it through the loss of her beloved husband.

Besides some commercial insurance, Hazel also receives the SBP benefits she and her husband had elected. Initially, she began receiving \$560 per month in SBP benefits. Not only will she continue to receive a monthly annuity for the remainder of her life, but the government adjusts it for inflation every year.

Unlike some commercial insurance policies, her SBP will never run out of money.

Hazel will continue to receive her full SBP annuity until she reaches age 62. At 62, Hazel's monthly SBP an-

nuity will drop to \$360, but that reduction will be negated by her monthly Social Security benefit of \$450. Hazel will then begin receiving a combined monthly annuity of \$810.

Just the other day, Mable went to her casualty assistance office to report her husband's death and to find out what income she would receive to live on. Mable had never worked and was too young for Social Security.

Shortly before his death, Mable and her husband cashed in his insurance policy to pay some large medical bills.

The casualty assistance counselor had to inform Mable that her only income would be a Veteran's Affairs widow's pension in the amount of \$474 per month.

Sadly, that pension will be terminated when Mable turns 62 and her Social Security benefits take over. At that time, she'll receive \$550 per month; a far cry from what she could have had if she and her husband had elected SBP upon his retirement.

Had they made the same choice as Hazel and her husband, Mable would have received a monthly SBP annuity of \$660 upon her husband's death. At age 62, her combined Social Security benefit and SBP annuity would have been \$970.

Do you know how to provide a guaranteed monthly income for your family after you are gone? Have you purchased life insurance or ventured

into investments and the stock market as your sole line of defense? Death is not a pleasant subject that many people care to discuss, but estate planning now can save undue grief to your family later.

The Survivor Benefit Plan provides guaranteed income for life with cost-of-living adjustments and with no investment risk involved. Your beneficiary does not have to become an instant financial whiz for the sake of investing the insurance proceeds and countering future inflation rates. In fact, there are a number of cases where widows are receiving larger SBP annuities each month than the member was receiving in monthly retirement pay because of cost-of-living adjustments.

SBP benefits the military member as well. The cost of SBP is not taxable, thereby reducing taxable income and the cost of the plan.

The member stops paying when the beneficiary is lost and can reinstate the spouse coverage at the same rate without paying a penalty for suspending coverage, having poor health or getting older.

You will not hear the Air Force say, "Sorry, we cannot renew your policy because of the risk" or "You may renew your policy but at this new (and really outrageous) rate."

Don't turn your loved ones into "Mables!" Make SBP part of your financial planning decision. (Courtesy of Air Education and Training Command News Service)